

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Robert Kevin Edinger
 Kaitlyn Elizabeth Edinger
 Debtors

Case No. 19-12414-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: ChrissyW
 Form ID: 215

Page 1 of 2
 Total Noticed: 53

Date Rcvd: Jul 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2019.

db/jdb +Robert Kevin Edinger, Kaitlyn Elizabeth Edinger, 17 E. Laurel Ave.,
 Pen Argyl, PA 18072-1101
 14337489 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701
 14307753 +Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
 14307754 +Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE 19899-8801
 14340672 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 14326034 +Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L.,
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 14323385 +Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013,
 Addison Texas 75001-9013
 14307757 +Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850-5298
 14347092 +Citibank, N.A., 6716 Grade Lane Bldg 9, Suite 910-PY Dept, Louisville KY 40213-3410
 14346681 +Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
 14307758 +Citibank, NA, PO Box 6077, Sioux Falls, SD 57117-6077
 14307759 +Citibank/Best Buy, Attn: Bankruptcy, PO Box 790441, St. Louis, MO 63179-0441
 14346295 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 14307765 +First Commonwealth FCU, 257 Brodhead Rd, Bethlehem, PA 18017-8938
 14307766 +Firstsource Advantage LLC, 205 Bryant Woods South, Amherst, NY 14228-3609
 14307767 +Health Network Laboratories, PO Box 90549, 1000 Postal Road, Allentown, PA 18109-4300
 14307768 InHome Oxygen & Medical Supplies, Inc., 103 Lancaster Ave., Reading, PA 19611-1622
 14307770 +Lehigh Valley Health Network, P.O. Box 4120, Allentown, PA 18105-4120
 14307772 +MRS BPO, LLC, 1930 Olney Ave., Cherry Hill, NJ 08003-2016
 14307771 +Mercury/FBT, Attn: Bankruptcy, PO Box 84064, Columbus, GA 31908-4064
 14345170 +Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
 14307774 +PNC Bank, Attn: Bankruptcy Department, PO Box 94982: Mailstop BR-YB58-01-5,
 Cleveland, OH 44101-4982
 14307773 +PayPal Credit, P.O. Box 5138, Timonium, MD 21094-5138
 14307777 +Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433
 14310782 +Quicken Loans, Inc., c/o Kevin G. McDonald, Esquire, 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 14307778 +Radius Global Solutions LLC, PO Box 357, Ramsey, NJ 07446-0357
 14307779 Raymour & Flannigan, PO Box 130, Liverpool, NY 13088-0130
 14307783 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053
 14307784 +Zachary Zawarski, Esq., 3001 Easton Avenue, Bethlehem, PA 18017-4207

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14307752 +E-mail/Text: backoffice@affirm.com Jul 16 2019 03:31:06 Affirm Inc, PO Box 720,
 San Francisco, CA 94104-0720
 14340921 +E-mail/Text: bnc@atlasacq.com Jul 16 2019 03:29:44 Atlas Acquisitions LLC, 294 Union St.,
 Hackensack, NJ 07601-4303
 14307756 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 16 2019 03:32:20 Capital One,
 Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
 14311030 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jul 16 2019 03:32:40
 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 14307760 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 16 2019 03:29:51 Comenity Bank/Buckle,
 Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
 14307761 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 16 2019 03:29:51
 Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
 14307762 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 16 2019 03:29:51 Comenity Capital/Bosco,
 Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
 14307763 +E-mail/PDF: creditonebknotifications@resurgent.com Jul 16 2019 03:32:08 Credit One Bank,
 PO Box 98872, Las Vegas, NV 89193-8872
 14307764 E-mail/Text: mrdiscen@discover.com Jul 16 2019 03:29:44 Discover Financial,
 Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850
 14311073 E-mail/Text: mrdiscen@discover.com Jul 16 2019 03:29:44 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 14317571 E-mail/Text: bankruptcy@firstpointcollectionresources.com Jul 16 2019 03:30:49
 FirstPoint Collection Resources, Inc., 225 Commerce Place, PO Box 26140,
 Greensboro, NC 27402-6140
 14307769 +E-mail/Text: bncnotices@becket-lee.com Jul 16 2019 03:29:45 Kohls/Capital One,
 PO Box 3120, Milwaukee, WI 53201-3120
 14343434 E-mail/PDF: resurgentbknotifications@resurgent.com Jul 16 2019 03:32:08 LVNV Funding, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14344733 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 16 2019 03:32:06
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
 14307776 +E-mail/Text: bankruptcyntices@psecu.com Jul 16 2019 03:30:52 PSECU,
 Attention: Bankruptcy, PO Box 67013, Harrisburg, PA 17106-7013
 14307775 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 16 2019 03:32:21
 Portfolio Recovery, PO Box 41021, Norfolk, VA 23541-1021
 14342383 E-mail/Text: bnc-quantum@quantum3group.com Jul 16 2019 03:29:53
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

District/off: 0313-4

User: ChrissyW
Form ID: 215

Page 2 of 2
Total Noticed: 53

Date Rcvd: Jul 15, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14342384 E-mail/Text: bnc-quantum@quantum3group.com Jul 16 2019 03:29:53
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,
Kirkland, WA 98083-0788
14327923 +E-mail/Text: bankruptcyteam@quickenloans.com Jul 16 2019 03:30:25 Quicken Loans Inc.,
635 Woodward Avenue, Detroit, MI 48226-3408
14308424 +E-mail/PDF: gecsedirecoverycorp.com Jul 16 2019 03:32:21 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14345182 +E-mail/PDF: gecsedirecoverycorp.com Jul 16 2019 03:32:37 Synchrony Bank,
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14307780 +E-mail/PDF: gecsedirecoverycorp.com Jul 16 2019 03:32:37 Synchrony Bank/Sam's Club,
Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14307781 +E-mail/PDF: gecsedirecoverycorp.com Jul 16 2019 03:32:06 Synchrony Bank/TJX,
Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14307782 +E-mail/PDF: gecsedirecoverycorp.com Jul 16 2019 03:32:05 Synchrony Bank/Toys R Us,
Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14337490* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
Malvern PA 19355-0701
14337491* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
Malvern PA 19355-0701
14340716* Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14326235* +Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013,
Addison Texas 75001-9013
14307755 ##+BB&T, P.O. Box 547, Boyertown, PA 19512-0547

TOTALS: 0, * 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 17, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2019 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com, ecf_frpa@trustee13.com
SCOTT F. WATERMAN (Chapter 13) on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)
ECFMail@ReadingCh13.com, ecf_frpa@trustee13.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
ZACHARY ZAWARSKI on behalf of Joint Debtor Kaitlyn Elizabeth Edinger zzawarski@zawarskilaw.com
ZACHARY ZAWARSKI on behalf of Debtor Robert Kevin Edinger zzawarski@zawarskilaw.com
TOTAL: 6

Certificate of Notice Page 3 of 3
UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In re:	: Chapter 13
	:
Robert Kevin Edinger and Kaitlyn Elizabeth Edinger	: Case No. 19–12414–elf
Debtor(s)	:

***NOTICE OF MATERIAL MISSTATEMENT OF DEBTOR'S
INCOME, EXPENSES OR ASSETS,***

In accordance with 28 U.S.C. Section 586(f)(1), the United States Trustee contracted for an audit to be performed of the above-captioned debtor's petition, schedules and other information filed and/or provided by the debtor in this case.

NOTICE IS HEREBY GIVEN that the audit revealed one or more material misstatements concerning the debtor's income, expenses and/or assets. **The Report is not a legal determination, and the legal effect of the auditor's finding of material misstatement is a question for the Court.** The audit report has been filed with the Court and is available for review by parties in interest.

7/15/19

Timothy B. McGrath, Clerk
C. Wagner
Deputy Clerk